

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicolas Toppi
Debtor

Case No. 16-03396-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 03, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:

Recip ID	Recipient Name and Address
db	Nicolas Toppi, 692 South Sterling Road, South Sterling, PA 18460-8025
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Deutsche Bank National Trust Company, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Deutsche Bank National Trust Company, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4852631	#+ DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE et, AMERICA'S SERVICING COMPANY, DEFAULT DOCUMENT PROCESSING, MAC# N9286-01Y, 1000 BLUE GENTIAN ROAD EAGAN, MN 55121-1663
5103425	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4843152	#+ Deutsche Bank National Trust Company, as Trustee, c.o. America's Servicing Company, Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
4823229	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court., First Savings Credit Card, 500 E 60th St N, Sioux Falls, SD 57104
4823226	+ Financial Recoveries, 200 East Park Dr., Ste 100, P.O. Box 1388, Mount Laurel, NJ 08054-7388
4823227	First National Credit CA, 500 E 60th St, Sioux Falls, SD 57104-0478
4890327	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFFC.COM	Dec 03 2021 23:43:00	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-4400
4823223	+ EDI: WFFC.COM	Dec 03 2021 23:43:00	America's Servicing Co., P.O. Box 10328, Des Moines, IA 50306-0328
4852066	EDI: AIS.COM	Dec 03 2021 23:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4823224	Email/PDF: creditonebknofications@resurgent.com	Dec 03 2021 18:47:02	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
4823225	+ EDI: CITICORP.COM	Dec 03 2021 23:43:00	DSNB/Macys, P.O. Box 8218, Mason, OH 45040
4865879	EDI: Q3G.COM	Dec 03 2021 23:43:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4830532	EDI: FORD.COM	Dec 03 2021 23:43:00	Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
4823228	+ EDI: AMINFOFP.COM	Dec 03 2021 23:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4823230	+ EDI: FORD.COM		

		Dec 03 2021 23:43:00	Ford Motor Credit, P.O. Box 54200, Omaha, NE 68154-8000
4823231	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 03 2021 18:47:09	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
4824948	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 03 2021 18:47:09	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4837880	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 03 2021 18:47:02	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4823232	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 03 2021 18:47:12	Merrick Bank, P.O. Box 1500, Draper, UT 84020-1127
4823233	EDI: PENNDEPTREV		
		Dec 03 2021 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
4823233	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 03 2021 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
4866352	+ EDI: JEFFERSONCAP.COM		
		Dec 03 2021 23:43:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4823234	+ EDI: VERIZONCOMB.COM		
		Dec 03 2021 23:43:00	Verizon, 500 Technology Dr., Ste 300, Weldon Spring, MO 63304-2225
4823235	+ Email/Text: meronem@wmh.org		
		Dec 03 2021 18:39:00	Wayne Memorial Hospital, 601 Park Street, Honesdale, PA 18431-1498

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
4890328	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4890329	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4890330	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Chrisovalante Fliakos	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pamb@fedphe.com
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE3, Mortgage Pass-Through Certificates, Series 2006-HE3 bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pamb@fedphe.com
Jonathan Wilkes Chatham	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@state.pa.us RA-occbankruptcy6@state.pa.us
Joseph J. Swartz	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Timothy B. Fisher, II	on behalf of Debtor 1 Nicolas Toppi donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	Nicolas Toppi	Social Security number or ITIN	xxx-xx-7146
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:16-bk-03396-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicolas Toppi

12/3/21**By the
court:**

Honorable Mark J. Conway
United States Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.